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Doe
(D. P. Roman)

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September 20, 2005

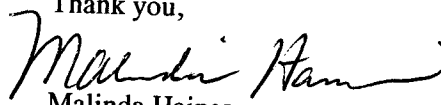
FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

This letter is in opposition of the granting of Wal-Mart an industrial loan company (ILC) charter. I have worked at a small independent community bank for the last 15 years in a very small community that is in a constant struggle to attain economic growth, if any at all. I live in a small town eight miles from where I work that deals with this same struggle day after day.

It seems to me that it is the giants like Wal-Mart that are constantly stomping on the little guy who is just trying to stay alive in a world full of mega-billion dollar retail/companies. Please support our small communities and businesses by denying their application for an FDIC insured ILC Charter.

Thank you,


Malinda Haines
Admin Asst.